

UNITED STATES BANKRUPTCY COURT
Western District of Virginia (Lynchburg)

In re:

Debtor(s)

ANNIE K POINDEXTER

Case No.: 08-61819

Loan Number (Last 4): 5315

Chapter: 13

NOTICE OF PAYMENT CHANGE

Chase Home Finance, LLC., its successor or assign, hereby gives its Notice of Payment Change as follows:

Payment Change Reason:

Effective Date of New Payment:

Escrow

March 01, 2011

Current Monthly Payment:

Principal and Interest

\$517.55

Tax and Other Amount

\$30.48

Mortgage Insurance

\$0.00

Optional Insurance Amount

\$0.00

Over/Shortage Amount

\$0.00

Hazard Insurance Amount

\$30.48

Total Payment Amount

\$578.51

New Monthly Payment:

Principal and Interest

\$517.55

Tax and Other Amount

\$30.48

Mortgage Insurance

\$0.00

Optional Insurance Amount

\$0.00

Over/Shortage Amount

\$5.33

Hazard Insurance Amount

\$34.24

Total Payment Amount

\$587.60

Melba Arredondo

Chase Home Finance, LLC.

Chase Records Center Attn: Correspondence Mail Mail Code
LA4-5555 700 Kansas Lane

Monroe, LA 71203

Telephone: 888-332-3412

Fax:

Email Address:

Date: December 23, 2010

By: /s/ Melba Arredondo

Assistant VP

CERTIFICATE OF SERVICE

I hereby certify that on December 23, 2010, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor's Attorney:

Annie K Poindexter (PRO SE)
621 Eldon Road
Appomattox, VA 24522

Trustee:

Herbert L Beskin(82)
PO Box 2103
Charlottesville, VA 22902

/s/ Bill Taylor

As Authorized Filing Agent for Filer

354148-65de09b2-dc88-452f-8708-941bfaaa679e



Annual Escrow Account Disclosure Statement

Customer Care

Customer Care Phone: 1-800-848-9136
Hearing Impaired (TDD): 1-800-582-0542
www.chase.com/homefinance/customerservice

Loan Summary

Loan Number: [REDACTED]
Principal Balance: \$76,021.22
Escrow Balance: \$137.76
Next Payment Due: 01/01/11

Statement Date

December 14, 2010

Property Address:

621 Eldon Rd
Appomattox, VA



02484 ESA Z 34910 C - BRE
ROBERT L POINDEXTER SR
ANNIE K POINDEXTER
621 ELDON RD
APPOMATTOX VA 24522-8278

Prior Payment Breakdown

Principal and Interest \$517.55
Escrow \$60.96
Total Payment \$578.51

New Payment Breakdown Effective 03/01/11

Principal and Interest \$517.55
Escrow \$64.72
Shortage Spread \$5.33
Total Payment \$587.60



YOUR ESCROW ACCOUNT HISTORY

Keep this statement for your records. This history compares the escrow activity that was projected for the past period with your actual escrow activity. Because taxes and insurance premiums were projections, the actual amounts paid may be different.

Comparing Projections to the Actual Payments							
Prior Year Projection					Actual Activity		
Description	Month	Payments to escrow account	Payments from escrow account	Escrow Balance	Payments to escrow account	Payments from escrow account	Escrow Balance
Beginning Balance		\$0.00	\$0.00	\$304.84	\$0.00	\$0.00	\$304.84
Payment	03/10	\$60.96	\$0.00	\$365.80	\$60.96	\$0.00	\$365.80
Payment	04/10	\$60.96	\$0.00	\$426.76	\$60.96	\$0.00	\$426.76
Payment	05/10	\$60.96	\$0.00	\$487.72	\$60.96	\$0.00	\$487.72
County Tax	05/10	\$0.00	\$182.88	\$304.84	\$0.00	\$0.00*	\$487.72
Payment	06/10	\$60.96	\$0.00	\$365.80	\$60.96	\$0.00	\$548.68
County Tax	06/10	\$0.00	\$0.00	\$365.80	\$0.00	\$182.88*	\$365.80
Payment	07/10	\$60.96	\$0.00	\$426.76	\$60.96	\$0.00	\$426.76
Payment	08/10	\$60.96	\$0.00	\$487.72	\$60.96	\$0.00	\$487.72
Payment	09/10	\$60.96	\$0.00	\$548.68	\$60.96	\$0.00	\$548.68
Payment	10/10	\$60.96	\$0.00	\$609.64	\$60.96	\$0.00	\$609.64
Homeowner In	10/10	\$0.00	\$0.00	\$609.64	\$0.00	\$410.92*	\$198.72
Payment	11/10	\$60.96	\$0.00	\$670.60	\$60.96	\$0.00	\$259.68
County Tax	11/10	\$0.00	\$182.88	\$487.72	\$0.00	\$182.88	\$76.80
Homeowner In	11/10	\$0.00	\$365.80	\$121.92	\$0.00	\$0.00*	\$76.80
Payment	12/10	\$60.96	\$0.00	\$182.88	\$60.96	\$0.00	\$137.76
Payment	01/11	\$60.96	\$0.00	\$243.84	\$60.96	\$0.00	\$198.72
Payment	02/11	\$60.96	\$0.00	\$304.80	\$60.96	\$0.00	\$259.68
Total		\$731.52	\$731.56		\$731.52	\$776.68	

* Either the date or the amount differs from the previous projection.

Your previous Escrow Account Disclosure Statement projected payments to your escrow account would be \$60.96 monthly, totaling \$731.52. Under federal law, your lowest monthly balance should not go below \$121.92.

Please detach and return the bottom portion of this statement with your shortage.

Lump-Sum Escrow Shortage Payment Coupon

Mail this coupon to pay your escrow shortage in one lump sum. If your mortgage payment is due, Chase may use these funds to make your payment.

Please make your check or money order payable to Chase Home Finance and write your loan number on your check.

Please do not use this coupon to remit your regular monthly payment; doing so may delay processing.

Loan Number [REDACTED]

Escrow Shortage amount \$63.96-. See detail explanation of your shortage on the back of this statement.

If the total shortage is received by April 28, 2011, your new payment amount will be \$582.27.

Escrow shortage payments received after April 28, 2011 will be reviewed for a new Escrow Analysis.



CHASE HOME FINANCE
PO BOX 78420
PHOENIX, AZ 85062-8420

Total Check Amount \$

GENERAL ESCROW INFORMATION

Instead of making multiple payments for insurance and taxes during the year, escrow enables you to put money aside monthly and let Chase handle the payments.

Description	Due Date	New Year Projections	Monthly Required Escrow	Description	Due Date	New Year Projections	Monthly Required Escrow
County Tax	05/11	\$365.76	\$30.48	Hazard Ins	11/11	\$410.92	\$34.24
Totals						\$776.68	\$64.72

REQUIRED RESERVE

Section 10 of the Real Estate Settlement Procedures Act (RESPA) authorizes lenders to collect and maintain up to one-sixth of your total disbursements in your escrow account at all times. The required reserve is used to cover increased tax and insurance disbursements. We do not cushion for mortgage insurance or optional products.

Total Monthly Required Escrow	\$64.72
Total Required Reserve	\$129.44

PROJECTIONS FOR COMING YEAR

This is an estimate of activity projected for your escrow account during the coming year. The **Target Balance** is the beginning balance necessary to bring your escrow account at its lowest point during the next 12 months to zero plus the allowed required reserve.

**Indicates the Lowest Projected Balance in your account during the next 12 months. Some escrow accounts may be billed for periods longer than one year. The account balance may not reach its Lowest Projected Balance this year because one of the escrow items may be on a three-year cycle.

Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance	Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance
Target Balance		\$0.00	\$0.00	\$323.64	Payment	09/11	\$64.72	\$0.00	\$593.80
Payment	03/11	\$64.72	\$0.00	\$388.36	Payment	10/11	\$64.72	\$0.00	\$658.52
Payment	04/11	\$64.72	\$0.00	\$453.08	Payment	11/11	\$64.72	\$0.00	\$723.24
Payment	05/11	\$64.72	\$0.00	\$517.80	County Tax	11/11	\$0.00	\$182.88	\$540.36
County Tax	05/11	\$0.00	\$182.88	\$334.92	Homeowner In	11/11	\$0.00	\$410.92	\$129.44**
Payment	06/11	\$64.72	\$0.00	\$399.64	Payment	12/11	\$64.72	\$0.00	\$194.16
Payment	07/11	\$64.72	\$0.00	\$464.36	Payment	01/12	\$64.72	\$0.00	\$258.88
Payment	08/11	\$64.72	\$0.00	\$529.08	Payment	02/12	\$64.72	\$0.00	\$323.60
Total							\$776.64	\$776.68	

COMPUTATION OF YOUR ESCROW ACCOUNT

Escrow Shortage: Your Anticipated Escrow Balance is \$259.68. Your Target Balance according to this analysis is \$323.64. The Anticipated Escrow Balance is less than the Target Balance. For that reason your account has a shortage in the amount of \$63.96- that will be collected over a period of 12 months or more. However, you may opt to make a lump-sum payment using the LUMP-SUM ESCROW SHORTAGE COUPON.

Anticipated Escrow Balance	\$259.68
Minus the Target Balance	\$323.64
Escrow Shortage	\$63.96-

Anticipated Escrow Balance is calculated by taking your actual escrow balance of \$137.76 as of December 14, 2010. The balance is then calculated by adding all payments and subtracting all disbursements scheduled for your escrow account until the effective date of the new payment, March 1, 2011.

This statement is not a request for payment. It is for informational purposes only.

Your new monthly mortgage payment for the coming year will be \$587.60 of which \$517.55 will be for principal and interest and \$70.05 will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Authorization to Convert Your Check to an Electronic Funds Transfer Debit - By sending your check to us, you authorize Chase Home Finance LLC to convert the check into an electronic funds transfer. Please be aware that your bank account may be debited as soon as the same day we receive your payment. Please call Customer Care at (888) 519-8891 if you have any questions or wish to opt out of electronic check collection.